Case 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Page 1 of 36 B1 (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Finnegan, Brian J. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8626 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 9190 South Road, Unit A Palos Hills, IL ZIPCODE ZIPCODE 60465 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Full Filing Fee attached on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors \boxtimes 25,001-200-999 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 25,000 50.000 100.000 Estimated Assets \$50,001 to \$50,000,001 \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

million

\$500.001

to \$1

\$100,001 to

\$500,000

Estimated Liabilities

\$50.001 to

\$100,000

\$0 to

\$50,000

million

\$1,000,001

to \$10

million

to \$50

\$10,000,001

million

\$50,000,001

to \$100

million

to \$500

\$100,000,001

\$500,000,001

to \$1 billion

More than

\$1 billion

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Voluntary Petition	Name of Debtor(s):		, 3	
(This page must be completed and filed in every case)	Brian J. Finne	qan		
All Prior Bankruptcy Cases Filed Within Last 8 Yo	<u>.</u>	tach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:		
NONE	C Namelani	Data Eilad.		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
NONE District:	Relationship:	Indus.		
District.	Relationship.	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	I, the attorney for the petitioner have informed the petitioner the or 13 of title 11, United States	Rummler	er 7, 11, 12 uilable under	
	Exhibit C	1(5)	Date	
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent an	d identifiable harm to public health		
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a	ı separate Exhibit D.)		
 Exhibit D, completed and signed by the debtor, is attached and made If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a 	•			
	Regarding the Debtor - Venue k any applicable box)			
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the	iness, or principal assets in this Dishan in any other District.			
There is a bankruptcy case concerning debtor's affiliate, general partner,				
Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defendation the interests of the parties will be served in regard to the relief sought in	nt in an action proceeding [in a fed			
	Resides as a Tenant of Residen	tial Property		
Landlord has a judgment against the debtor for possession of debtor	applicable boxes.) or's residence. (If box checked, com	plete the following.)		
	(Name of landlord that	obtained judgment)		
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
☐ Debtor certifies that he/she has served the Landlord with this certif	ñcation. (11 U.S.C. § 362(1)).			

Case 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 36 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Brian J. Finnegan **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X/s/ Brian J. Finnegan Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 03/19/2015 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Arthur W. Rummler I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Arthur W. Rummler 6207593 and the notices and information required under 11 U.S.C. \S 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \S 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Offices of Arthur W. Rummler bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-229-2313 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, *03/19/2015* responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional

Title of Authorized Individual

Date

sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Brian J. Finnegan	Case No.
-	(if known)
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

•
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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[Must be accomp	so as to be incapable of rea	mination by the d in 11 U.S.C. dizing and mak l in 11 U.S.C. eate in a credit	e court.] § 109 (h)(4) as impaire ing rational decisions with \$109 (h)(4) as physical counseling briefing in p	d by reason of ment th respect to financi ly impaired to the ext	tent of being unable, after	ісу
of 11 U.S.C. § 1	5. The United States truster 109(h) does not apply in this under penalty of perjury	district.	•		· ·	
rectify	under penalty of perjury	that the infor	mation provided abov	e is true and come		
	Signature	of Debtor:	/s/ Brian J.	Finnegan		
	Date: 0	3/19/2015	5			

FORM B6A (Official Form 6A) (1207) 1022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Document Page 6 of 36

In re Brian J. Finnegan	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
9190 South Road, Unit A. Townhome. Debtor has tried to sell property to no avail. Valued at \$99,000 by broker opinion.			\$99,000.00	\$83,256.00

TOTAL \$ 99,000.00 (Report also on Summary of Schedules.)

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In re Brian J. Finnegan	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e		ifeW intJ	
1	Cash on hand.	X	·		
2	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Debtor's personal checking. Bank of America. Balance fluctates. Uses to pay bills. Location: In debtor's possession		\$400.00
3	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4	Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings, 3 rooms, 1 bedroom 1 living room, 1 dining room. Typical used furniture, furnishings, decor, appliances, utensils, small electrics, consumer electronics. All used condition. Location: In debtor's possession		\$2,500.00
5	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books pictures cds, dvd, media Location: In debtor's possession		\$200.00
			Crystal and China. Various pieces. Valued at craigslist and ebay. Location: In debtor's possession		\$2,500.00
6	Wearing apparel.		One man's clothing Location: In debtor's possession		\$600.00
7	Furs and jewelry.	X			

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In re Brian J. Finnegan	Case No.
Debtor(s)	(if know

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Gontinuation Greet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	H	usband- Wife- Joint	-W	in Property Without Deducting any Secured Claim or
	е	Com	munity-		Exemption
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Covernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
Other liquidated debts owed to debtor including tax refunds. Give particulars.		Possible tax refund. Location: In debtor's possession			\$1,300.00
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor	X				

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In re Brian J.	Finnegan	, Case No		
	Debtor(s)	,	(if known	

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Odninidation Greet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		band Wife Joint	-W -J	in Property Without Deducting any Secured Claim or Exemption
primarily for personal, family, or				_	
household purposes. 25. Automobiles, trucks, trailers and other vehicles and accessories.		2006 Chevy Malibu. 59,000 Location: In debtor's possession			\$5,206.00
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	x				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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Brian J. Finnegan	Case No.
Debtor(s)	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
9190 South Road, Unit A	735 ILCS 5/12-901	\$ 15,000.00	\$ 99,000.00
Debtor's personal checking.	735 ILCS 5/12-1001(b)	\$ 400.00	\$ 400.00
Crystal and China. Various pieces.	735 ILCS 5/12-1001(b)	\$ 2,500.00	\$ 2,500.00
One man's clothing	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
Possible tax refund	735 ILCS 5/12-1001(b)	\$ 1,100.00	\$ 1,300.00
2006 Chevy Malibu	735 ILCS 5/12-1001(c)	\$ 147.00	\$ 5,206.00
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^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In reBrian J. Finnegan	, Case No.	
Debtor(s)	<u> </u>	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:				X		\$ 17,162.00	\$ 0.00
Creditor # : 1 Bank of America PO Box 5170 Simi Valley CA 93062-5170		2nd Mortgage 9190 South Road, Unit A Value: \$ 99,000.00					
Account No:		1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		X		\$ 66,094.00	\$ 0.00
Creditor # : 2 Bank of America PO Box 5170 Simi Valley CA 93062-5170		Mortgage 9190 South Road, Unit A					
		Value: \$ 99,000.00					
1 continuation sheets attached	•	Sul (Total o (Use only on	f thi	s pag	је) \$	\$ 83,256.00	\$ 0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Document Page 12 of 36

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In re Brian J. Finnegan	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	rate Claim was Incurred, Nature f Lien, and Description and Market ralue of Property Subject to Lien	;	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:		Ĭ						\$ 5,059.00	\$ 0.00
Creditor # : 3 One Main Financial 10660 S. Western Ave. Chicago IL 60643			Car Loan 2006 Chevy Malibu Value: \$ 5,206.00						
Account No:			value. \$ 3,200.00						
			Value:						
Account No:			Value:						
Account No:			Value:						
Account No:			Value:						
Sheet no. 1 of 1 continuation sheet	ts attac	che	d to Schedule of Creditors	Sub	to	tal	\$	\$ 5,059.00	\$ 0.00
Holding Secured Claims				(Total of	this	_{pa}	ge) \$	\$ 88,315.00	
			(Use	only on	last	pag	ae) I	(Report also on Summary of	

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In re Brian J. Finnegan , Case No._______,

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Brian J. Finnegan	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		(Continuation Sheet) Taxes and Certain Other Debts	<i>O</i> 1	we	ed	to Governm	ental Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Internal Revenue Service Central Insolvency Operation PO Box 7346 Philadelphia PA 19101-7346		Income Tax		х		\$ 4,150.00	\$ 4,150.00	\$ 0.00
Account No:								
Account No:								
Account No:								
Account No:								
Sheet No. 1 of 1 continuation sheet attached to Schedule of Creditors Holding Priorit		Subt (Total of the Claims (Use only on last page of the completed Schedule E. Report to on Summary of Sch	this F ot total	pag al l als	ge) \$ so	4,150.00	4,150.00	0.00
			Γ ot	al able	\$		4,150.00	0.00

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B6F (Official Form 6F) (12/07)

In re Brian J. Finnegan	. ,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

creditors will not fit on this page, use the continuation sheet provided.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W\ JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justin Husband Nife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1656					X		\$ 1,128.00
Creditor # : 1 AT&T Universal Card PO Box 6500 Sioux Falls SD 57117-6500			Credit				
Account No: 3946					Х		\$ 6,146.00
Creditor # : 2 Bank of America PO Box 982235 El Paso TX 79998-2235			Credit				
Account No: 1039					Х		\$ 5,627.00
Creditor # : 3 Bank of America PO Box 982235 El Paso TX 79998-2235			Credit Cards				
1 continuation sheets attached				Sub	ota	ı¢	\$ 12,901.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

In re Brian J. Finnegan	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

including Zip Code, And Account Number (See instructions above.)		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9684				X		\$ 9,971.00
Creditor # : 4 Capital One PO Box 30285 Salt Lake City UT 84130-0285		Credit				
Account No:	T					
Account No:						
Account No:						
Account No:						
				-		
Sheet No. 1 of 1 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	to	Chedule of (Use only on last page of the completed Schedule F. Report a Schedules and, if applicable, on the Statistical Summary of Certain Lia	Iso on Sur	Γota nma	al \$ ry of	\$ 9,971.00 \$ 22,872.00

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n re <i>Brian J. Finnegan</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Brian J. Finnegan	/ Debtor	Case No.	
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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	normation to identity	your case.				
Debtor 1	Brian J. Finnegan					
Debioi i	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERNDistrict of	ILLINOIS			
Case number				Che	eck if this is:	
(II KIIOWII)					An amended filing	
					A supplement showing post chapter 13 income as of the	
Official F	Form B 6I				MM / DD / YYYY	
Sched	lule I: You	ır Income				12/13
supplying collif you are sep separate sheet	rrect information. If yearated and your spou	ou are married and not filingse is not filingse is not filing with you, detop of any additional page	ng jointly, and you o not include info	r spouse is living rmation about yo	d Debtor 2), both are equally g with you, include informati our spouse. If more space is per (if known). Answer every	ion about your spouse needed, attach a
Fill in you information	r employment on.		Debtor 1		Debtor 2 or non-	filing spouse
attach a se	e more than one job, eparate page with n about additional	Employment status	Employed Not employe	d	Employed Not employed	i
Include pa self-emplo	rt-time, seasonal, or yed work.	O a sum attau	Clerk			
	n may Include student aker, if it applies.	Occupation				
		Employer's name	Lowes Bolingbi	OOK		
		Employer's address	Number Street		Number Street	
			City	State ZIP Code	City	State ZIP Code
		How long employed there	e? less than 1	yea		
Part 2:	Give Details About	Monthly Income				
			If you have nothin	ng to report for any	line, write \$0 in the space. Inc	clude vour non filing
spouse un	less you are separated	l	,	,	loyers for that person on the li	, ,
		ttach a separate sheet to this			er and person on the	
				For Debt	or 1 For Debtor 2 or non-filing spouse	,
		ary, and commissions (before calculate what the monthly was		2. \$ 1317.	.33_ \$0.00	
3. Estimate	and list monthly over	rtime pay.		3. +\$ 0.	.00 + \$0.00	
4. Calculate	gross income. Add li	ne 2 + line 3.		4. \$\\ \\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	\$0.00	

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Debtor 1 Brian J. Finnegan

First Name Middle Name Last Name

Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 0.00 1317.33 Copy line 4 here..... 5. List all payroll deductions: 0.00 205.08 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: 5h. 0.00 205.08 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 0.00 1112.25 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: Other irregular part time work 0.00 400.00 8h. +\$ 400.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 1512.25 1,512.25 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1512.25 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill in this information to identify your case:			
Debtor 1 Brian J. Finnegan	01 1 7 7 1 1		
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fil	-	
United States Bankruptcy Court for the: NORTHERNDistrict ofILLINOIS	expenses as of		petition chapter 13 date:
Case number	MM / DD / YYYY		
(If known)			2 because Debtor 2
Official Form B 6J	maintains a se	parate househ	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing together information. If more space is needed, attach another sheet to this form. On the top (if known). Answer every question.			_
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
No			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	's relationship to	Donandant's	Door dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent Debtor 1 or	's relationship to ' Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents'			No
names.			Yes
			☐ No ☐ Yes
			No
			Yes
			No
			Yes
			∐ No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are using thi	is form as a supplement in	a Chapter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Sched</i> applicable date.		-	
Include expenses paid for with non-cash government assistance if you know the	value		
of such assistance and have included it on Schedule I: Your Income (Official Form	•	Your exper	nses
 The rental or home ownership expenses for your residence. Include first mortga- any rent for the ground or lot. 	ge payments and 4.	\$	811.00
If not included in line 4:			0.00
4a. Real estate taxes	4a.	\$	0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$	0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$	166.00
4d Homeowner's association or condominium dues	1d	*	100.00

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Debtor 1

Brian J. Finnegan

First Name Middle Name Last Name Case number (if known)______

		Your exp	oenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:	J.		
6a. Electricity, heat, natural gas	6a.	\$	131.00
6b. Water, sewer, garbage collection	6b.	Ψ \$	52.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	Ψ \$	168.00
6d. Other. Specify: Cable	6d.	\$	145.00
7. Food and housekeeping supplies	7.	\$	320.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	Ψ \$	50.00
Personal care products and services	10.	\$	50.00
Medical and dental expenses	11.	\$	100.00
Transportation. Include gas, maintenance, bus or train fare.	• • •	*	100.00
Do not include car payments.	12.	\$	100.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	45.00
4. Charitable contributions and religious donations	14.	\$	50.00
5. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	82.33
15d. Other insurance. Specify:	15d.	\$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	177.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.			0.00
Specify:	19.	\$	0.00
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Brian J. Finnegan	Case number (# known)			
	First Name Middle Name Last Name				
21. Oth	er. Specify: Car Repairs and maintenance	21.	+\$	100.00	
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$	2547.33	
23. Calc 23a.	ulate your monthly net income. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1512.25	
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	2547.33	
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-1035.08	
For e	example, do you expect to finish paying for your car loan within the yeagage payment to increase or decrease because of a modification to the content. Explain here:	ear or do you expect your			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Brian J. Finnegan		Case No.	
		Chapter	7
	_/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 99,000.00		
B-Personal Property	Yes	3	\$ 12,706.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 88,315.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 4,150.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 22,872.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,512.25
J-Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,547.33
TOTAL		17	\$ 111,706.00	\$ 115,337.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Brian J.</i>	Finnegan	Case No.	
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 4,150.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O. OO
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 4,150.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,512.25
Average Expenses (from Schedule J, Line 22)	\$ 2,547.33
Current Monthly Income (from Form 22A-1 Line 11: OR, Form 22B Line 14: OR, Form 22C-1 Line 14)	\$1,406.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 4,150.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,872.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 22,872.00

B6 Declaration (Official SSR 15-11102) (12/100C 1	Filed 03/27/15	Entered 03/27/15 08:22:18
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Desc Main

In re Brian J. Finnegan	Case No
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	e under penalty of perjury that I h to the best of my knowledge, info		ary and schedules, consisting of	f sheets, and that they are true and
Date:	3/19/2015	· —	/ Brian J. Finnegan an J. Finnegan	n
		[If joint c	ase, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 27 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Brian J. Finnegan	Case No.		
Debtor	(if known)		

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 5224 Employment

Last Year:6769 Year before:38111

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 0 Unemployment

Last Year:3016 Year before:3016 B7 - (Official Form C74843) 5-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Page 28 of 36 Document

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None \boxtimes

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \bowtie

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Arthur W. Rummler

Address:

799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137 Date of Payment:1/2015
Payor: Brian J. Finnegan

\$1,700.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

B7 - (Offici	al Forn இது 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Document Page 31 of 36
	List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
10	Nature location and name of husiness
None a. bu se	3. Nature, location and name of business If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all isinesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was elf-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in hich the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the immencment of this case.
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the ammencment of this case.
None b.	Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
[If complete	ed by an individual or individual and spouse]
	nder penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that be and correct.
Doto	03/19/2015 Signature /s/ Brian J Finnegan

Date	03/19/2015	Signature /s/ Brian J. Finnegan
		of Debtor
Date		Signature
	·	of Joint Debtor
		(if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Brian J.</i>	Finnegan	Case No Chapter	
		·	
		/ Debtor	

CHAPTER 7 STATEMENT OF INTENTION

Part A - Debts Secured by property of the estate. (Part A must be comp Attach additional pages if necessary.)	pleted for EACH debt which is secured by property of the estate.		
Property No. 1			
Creditor's Name :	Describe Property Securing Debt :		
Bank of America	9190 South Road, Unit A		
Property will be (check one):			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain <u>modify or surrender</u>	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one):			
☐ Claimed as exempt ☐ Not claimed as exempt			
Property No. 2			
Creditor's Name :	Describe Property Securing Debt :		
One Main Financial	2006 Chevy Malibu		
Property will be (check one) :			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
Claimed as exempt Not claimed as exempt			

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Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.				
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):		
		☐ Yes ☐ No		
Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.				
Date: <u>03/19/2015</u>	Debtor: <u>/s/ Brian J. Finnegan</u>			
Date:	Joint Debtor:			

Rule 2016(b) (8) (a) See 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main Document Page 34 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Brian J. Fin	negan				Case No. Chapter	
				1	Debtor		
	Attorney for Debtor:	Arthur W	Rummler				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 03/19/2015 Respectfully submitted,

X/s/ Arthur W. Rummler

Attorney for Petitioner: Arthur W. Rummler

Law Offices of Arthur W. Rummler 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn IL 60137 630-229-2313 Case 15-11022 Doc 1 Filed 03/27/15 Entered 03/27/15 08:22:18 Desc Main

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Brian J. Finnegan	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Arthur W. Rummler	
<u>VERIFICA</u>	ATION OF CREDITOR MATRIX
The above named Debtor(s) here	eby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 03/19/2015	/s/ Brian J. Finnegan

Debtor

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799 Roosevelt Road
Building 2, Suite 104
Glen Ellyn, IL 60137

AT&T Universal Card PO Box 6500 Sioux Falls, SD 57117-6500

Bank of America PO Box 5170 Simi Valley, CA 93062-5170

Bank of America PO Box 982235 El Paso, TX 79998-2235

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Brian J. Finnegan 9190 South Road, Unit A Palos Hills, IL 60465

Internal Revenue Service Central Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346

One Main Financial 10660 S. Western Ave. Chicago, IL 60643